

Men and Women for Others in the Context of Frontier Challenges of Markets, Inequality and Poverty

Jesuit Educators' Intervention to Lead the Poor from Poverty to Prosperity

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Abstract: This paper begins with a *call* to transform students as men and women for others with social work opportunities. Five signs of the times that affect the poor are analyzed: Globalization, Self Help Groups/Cooperatives, Labour Trends, Farming, and International demands for Labour. In response, interventions to help production, post production, and to find and utilize markets are proposed. For students, Entrepreneurship and Skill Development Education are suggested. A special innovative project to develop a Production Cooperative for Milk Producers is proposed exclusively for Jesuits and Associates. It concludes saying poverty eradication helps achieve the United Nation's Millennium Development Goals.

Our Faith in Our Students: The foundation for our Intervention!

At Loyola College¹, Chennai, India, we have a unique social involvement project requiring the involvement of *all* of its students². Each student, whatever discipline one follows, is expected put in 120 hours of social work in the city slums each year. At Loyola, opting to work for the poor is *not* optional but an obligation for each student.

Many students find this requirement bringing them face to face with the living contexts of the poor, for the first time in their lives. Students are moved. They commit themselves to coach slum children with regular tuition classes; conduct sports or organize festivals to enliven the lives of the slum community; arrange free health camps to take care of their medical needs. Often, we found students spending from their pockets to meet with the expenses arising out of their social involvements.

Youth, today, do love to involve themselves in the struggle of the poor to improve quality of their lives. And, they are grateful to the College for giving them this opportunity. How much they value social action is seen from the following incident.

Once, a group of very affluent students absented themselves from attending College and sneaked out on a private picnic to enjoy themselves at a far away tourist spot, without the

knowledge of College authorities or their parents. There was a fatal accident: a student got drowned.

After inquiry, those who had gone on picnic were debarred from attending college for a period of two weeks, as punishment. At that point, one of the punished students met the Principal of the College with a request. He said that he accepted the punishment of keeping away from the classes, but requested, with tears in his eyes, for an exception to be given to his social work involvement, which he said he did not want to break! Breaking social work was too much of a punishment for him!

Let us, at start this reflection with a firm assumption that: *The youth, today, are, indeed, happy to reach out to the poor, given an opportunity. And, it is our obligation to provide opportunities to students to find meaningful involvement. And that way, we can be truly authentic to the Ignatian Spirituality of Creating Men and Women for Others.*

Let us find *meaningful, effective and relevant* ways for students and ourselves to involve with the life of the poor, by reading and interpreting the signs of the times.

The Signs of These Times...Emerging Opportunities

1. **Markets without Barriers.** Post World Trade Organization, past barriers to trade have collapsed, and a sense of freedom has set in for import and export of goods and services between nations. Some consider this liberalization as a grave threat to the wellbeing of the poor, while others welcome the change. To the extent the poor can produce goods or services to international standards and at competitive prices they can turn the opening of markets to their advantage, particularly in the labour intensive sectors. But, if they fail to produce cheaper and better than others around the globe, the sources of their livelihoods could be in peril.

With consumers everywhere – *even within the poor countries* as much as in the affluent ones – becoming more and more sophisticated and expecting quality products and services, the

poor can't, for long, do with less than competitive products or services, even within their own countries.

For us in Higher Education, we have a mission here: to help the poor improve quality of their services and products to international standards, to get their produce certified for their quality standards, and to help them find sustainable markets globally so they get higher returns for the labour they put in. What better way to help the poor out of poverty to prosperity is there than to help them add productivity to their labour and value to their products, to better utilize markets internally, and globally?

2. **Self-Help Efforts of the Poor:** Looking around at the efforts the poor are already putting in to break free of their poverty, we do find certain encouraging 'movements' that are specific to our times: The most visible being their organizing themselves into Self Help Groups [SHGs] and Cooperatives. The award of Nobel Prize to Muhammad Yunus, the founder of the Grameen Bank is an example here.³

We witness this collective economic effort among the poor today more than ever in the past. Forming themselves in to small groups of some 15 or so individuals, they save small amounts (about one or two US dollar) of money each month. By pooling their meager savings, they increase their collective capacity to help one another, financially. This habit of thrift and credit brings in them a new culture: *one of hope, responsibility and collective action*. In turn, their thrift and credit activity, and the new culture of taking responsibility has made the poor highly *creditworthy* before money lending institutions such as banks and micro finance institutions. Their *collective creditworthiness*, often, surpasses the creditworthiness of economically better off people. Today, the poor in SHGs have access to great amounts of credit, making them able to meet any need for capital for starting their collective businesses.

The Not for Profit and Government Organizations, today, are engaged in helping the poor form SHGs, and assisting SHG members to launch their micro or even some macro

entrepreneurial ventures. Earlier, social involvement efforts were predominantly in the nature of doling out charities – giving the hungry fish to eat. Now it is, predominantly, teaching people to fish, collectively! Self Help and Cooperation.

Our involvements, thus, will be in strengthening the activities of these SHGs and Cooperatives to face the challenges of open markets, and to turn those challenges into much better opportunities of development. The tools of science related to production, processing, marketing, communication, management and spirituality will be of great use for these SHGs and their Cooperatives. (Often, groups of SHGs in a geographical area federate into Cooperatives by putting in their share of capital: thus Cooperatives get to be owned by SHGs)

3. **A shift in the nature of work people do:** In the last few years, we observe the economy of India shifting from agriculture to manufacturing, and more so towards the service sector, as observed from changes in the distribution of labour force between sectors⁴.

Sector	1983	1987-88	1993-94	1999-00	2004-05
Agriculture	68.6	65	64.7	59.9	56.4
Manufacturing	13.8	15.9	14.8	16.3	18.8
Services	17.6	19.1	20.5	23.9	24.8

Source: National Sample Survey Organisation, Surveys on Employment

This implies that the poor – particularly the young among the poor – need different kinds of skills, education or training to be able to use the emerging opportunities in the fast growing service sector. This sector consists of wholesale and retail trade, transports, tours, travels, catering and hospitality industry, the BPOs, the health and fitness industry including resorts, spas and so on. We will do well to consider how best we could get our attention focused on some segment among these growing service sectors, and empower the youth among the poor to capitalize on emerging opportunities.

May be, Jesuit Higher Education can select some segment in the service sector and organize to give world class training that will empower of the youth from the poor families and communities to achieve a high level of earnings.

4. **Agriculture moving towards organic farming; requires collective farmig.** Farming is still the *major* activity in the economy involving the poor. Introducing organic farming, food processing, packing and marketing could be our contribution in this field. The (Indian) National Bank for Agriculture and Rural Development, as an apex institution in the field of agriculture and rural development has identified Organic Farming as a thrust area and has taken various initiatives for its promotion.⁵

Besides, since the poor have very miniscule size of land holding if any, they will need to pool their meager resource to achieve economies of scale that will be important to reduce costs and achieve greater quality standards, in the context of global competition. “When it comes to marketing, international competition demands that we produce the best quality at the cheapest rates. Here, again, competition is thrusting cooperation on farmers, at the level of production, as fragmented production proves costly.”⁶ SHGs and Cooperatives, by and large, operate on the principle of *producing* individually, and *marketing* through cooperatives. But, today, the poor need to establish *cooperatives for production*. It requires the poor to acquire the skills of managing common production processes. That is a challenge to the spirituality, too: of trusting each other and becoming trustworthy. This is an area where Jesuit Higher Education can serve the poor with their powerful managerial and spiritual tools.

5. **Rich Nations face Skilled Labour Shortage:** The affluent countries are facing a skewed distribution of population with respect to the age distribution of its members, making the average age rise up. There are less young people in affluent countries to do skilled physical labour like driving, plumbing, taking care of children, the old, the sick etc. We will create a

win-win situation for the poor and the affluent by getting the poor youth adequately trained and getting them employment in skilled jobs where they are in great demand.

Also, In India, we suffer a mindset that discredits and disrespects jobs that involve physical labour, and discriminates against people who are involved in such labour. Particularly, when such jobs involve cleaning dirt, the workers involved suffer social discrimination as they are considered ‘untouchables’ (Indian form of apartheid). Traditionally, with such jobs dumped on a section of society as their inherited obligation by birth, we have the caste system that oppressed and exploited the Dalits, extracting from them labour, almost for free.

The opening of markets can serve as an eye-opener for us in India. Skilled manual labour like giving body massage or a hair cut or driving a car gets paid astronomically higher wages in developed nations. This can motivate people to shed their prejudices and engage themselves in employments that will bring back to work and workers their due dignity. Thus, we will be cutting at the roots of this prejudice against caste system by training the youth to do these jobs to international standards and earn money and the respect that comes with earning higher wages!

Before articulating our responses, let’s take a peep into poor people’s capabilities:

I hand picked these five signs of the times as I believe they are significant from the point of view of the poor: they challenge, offer hope, and show where opportunities for the poor lie. Let us see how best the poor could respond to this reality, from what *they have already achieved so far, before proceeding to articulate our responses in detail.*

As mentioned earlier, SHGs and Cooperatives are emerging as the new style of the poor people’s collective response to engage in the economic sphere of activity. Among them the Gujarat Cooperative Milk Marketing Federation [GCMMF] stands supreme. Under the brand name AMUL, GCMMF served to turn India from an importer of milk into an exporter of milk and milk products. Amul cheese and ice-cream are exported to over 40 countries, including the USA. Amul

is the largest food processing industry in India. Amul involves a total of 2.79 million producers from 13328 village societies⁷.

The Government of India replicated the success story of Amul throughout India, by establishing the National Dairy Development Board and launching the nationwide milk cooperative movement under the code name “Operation Floods” leading the poor all over India to take to dairy farming with these following results⁸:

- Due to this movement, the country’s milk production tripled between the years 1971 to 1996. Similarly, the per capita milk consumption doubled from 111 grams per day in 1973 to 222 grams per day in 2000.
- An incremental return of Rs. 400 billion annually have been generated by an investment of Rs. 20 billion over a period of 20 years. This has been the most beneficial project funded by the World Bank anywhere in the World.
- These cooperatives have not just been instrumental in economic development of the rural society of India but it also has provided vital ingredient for improving health and nutritional requirement of the Indian society. Very few industries of India have such parallels of development encompassing such a large population.

The GCMMF has shown long back that the poor could compete with multinationals with their products in the world market. *We need to have faith in the poor people’s capacity to produce to international standards and compete with multinationals* even as we search for ways to help them face the challenges of markets, and turn them into opportunities.

How can we organize our response?

Each Jesuit Institution or Province will do well to articulate its core competencies and do an exercise *in dreaming* on how best its competencies could be extended to serve the poor: Some samples:

- a. **Help improve production processes:** An affordable milking machine can help small dairy. Introduce modern looms to replace traditional ones to produce quality fabric. Educate or train the poor in quality control during production process to help the poor reap the benefit of markets; Training in organic farming, horticulture and so on.
- b. **Help set up post-production processes like packing, storing products:** With introduction of affordable technology, the poor can process cereals, pulses, fruits and vegetables and avoid huge post production losses⁹. Processing can be done collectively by the poor in countries where so much is lost for want of these facilities.

c. Establish Institutions to certify quality of products

Certification is very crucial to reach larger markets. Much waste of money and efforts are avoided by avoiding rejection of exported goods. Can we think of an agency to certify quality of goods that will be accepted internationally?

Also, there is adulteration in food products in the market in poor countries that go unchecked by Governments. Mixing of prohibited colors, stabilizing agents, preservatives or outright marketing of contaminated water, food and beverages is common place. If we can help the poor produce quality products, and also certify them for their quality, it will be a great way to market them and get better prices. For instance, a small eatery established by the poor in our college campus, if supported by our institutions as “Certified for Purity / Not Contaminated” will surely bring in crowds of customers? This is a service that Jesuits can do to boost the economic efforts of the poor locally, and internationally?

d. Find markets for the poor to sell directly, avoiding middlemen.

Markets are open. But, the poor in far away lands don't know what they can produce to meet demands elsewhere. For instance, one Catholic Priest in Warangal Diocese in Andhra Pradesh, India has found a stable demand for small pieces of lace work in Italy. He has given regular employment to hundreds of poor women by teaching them to produce the pieces and

exporting them. What markets are there in far off lands can found easily by people in those markets. The poor are yet to explore/study markets. All along, agents of social change have scouted communities in rich nations asking for charities to help the poor. May be, these agents will do well now to consult communities in rich nations and ask them what they want produced or served by the poor? Can Jesuits and associates study potential demands for products of poor in parish communities, or university campuses or supermarkets? Our universities may need hand made papers, files, bags, screen printed cards, flyers, or even Indian eatery outlets?

- e. **Create markets for their products/services:** Computers, internet, or cell phones are some modern products that came into the market and then created a demand for them. There are things that the poor have which will be valued better by people elsewhere. But who knows them? For instance, even the great sense of hospitality that the poor have could be spruced up with some training and some small investments to create *community based hospitality facilities for international tourists* that could prove cheap for tourists and a lucrative business for the poor. But such an effort by the poor will fructify only if markets are created for their services.

Also, there are of products and services of the poor that are exported by middle men who pay the poor local values. Can our MBA students do some research on such potential products or services (eg. dehydrated mushroom, silk...)?

- f. **Recognize the changing nature of the world and respond creatively:** It is a shrinking world, with communication and technology developing fast. *Can students between countries form groups to engage in production and marketing?* Entering business is no more an exclusive domain of the rich or multinationals anymore! Entrepreneurs emerge from among students, and they establish multinational companies¹⁰! Can we proactively build entrepreneurship among students?

Take for instance, the global market for ornamental fish: Students and Faculty of a College in the country where there is demand can link with schools or colleges across the globe to produce and market ornamental fish. The Global Ornamental fish trade is estimated at around US \$ 9 billion¹¹. India's share in it is estimated to be Rs 15.82 million which is only 0.008% of the global trade.¹² Can such ventures become part of an ongoing curriculum in “Business cum Biology”? Similarly, students might plan productive activities related to agriculture, like terrace farms, organic farming, processing of seasonal fruits, mushroom production, floriculture etc to augment their income while studying, and to make their studies relate to the world of business.

A Special Project Proposed for those in Jesuit Higher Education:

Besides all the above mentioned interventions, I propose that we in Jesuit Higher Education work together to create *cooperatives at the level of production* among the poor, in dairy, taking the dairy farming one decisive step ahead. Today, each woman in dairy spends at least four hours working for her one or two buffalos. She has no lands to raise fodder. Her production cost is high, and quality of product is low.

Hence, collective dairying is the only answer. That requires two kinds of skills: Managerial and Behavioral. Once trained on these two fronts, imagine a group of twenty poor women *pooling their animals* and creating a Producers Dairy Company under Producers Company Act 2002 with each one's share capital equaling value of their buffalo. If they raised Rs.160, 000 (20 animals x Rs.8, 000 per buffalo on an average) as share capital they will be eligible for a loan four times their investment. That is additional Rs.640, 000 with which they could buy or lease lands on which they grow fodder, construct a shed, buy more buffalos and manage production most effectively, increase quality and reduce costs. Instantly, their income increases manifolds! Once we create such a successful collective production model, it could be replicated all over the country, like Amul marketing model was propagated earlier.

Why Jesuits need to take up this special project:

1. This project needs extraordinary faith in people, and in their ability to cooperate. More the faith, greater the potential to achieve. There are not many who have this faith in the poor. We can give this faith to the people: faith in themselves!
2. This is a new kind of challenge where others don't dare to enter. Jesuit spirituality is in taking up such pioneering works. It is the need of the hour, for the very survival of the poor.
3. We have the expertise in Management that the poor need. Also, the poor need to acquire a new culture of working together, involving a new spirit of trusting, and being trustworthy. Jesuit spirituality will certainly help lead people to hold common property with equal care as they would their private possessions.

Meaning and Implication of working to Alleviate Poverty:

- The United Nations articulated their commitment to help the poor by setting goals.
“The Millennium Development Goals (MDGs) are the world's time-bound and quantified targets for addressing *extreme poverty in its many dimensions* - income poverty, hunger, disease, lack of adequate shelter, and exclusion-while promoting gender equality, education, and environmental sustainability. They are also basic human rights – the rights of each person on the planet to health, education, shelter, and security.¹³”(Emphasis added)
- This paper has suggested many ways to enable the poor to earn money, so they can take care of their health, education, housing and other needs. Any help without addressing poverty keeps them dependant on assistance.
- Except in an emergency or a calamity, we will do well to avoid charity and giving out doles. Other times, we better focus our engagements on helping the poor get their returns for their labour in the market.

- What the poor need is not free medicine or education but an ability to earn sufficiently to care for their needs for food, clothing, housing, education, health etc.

These poor are workers, and after working, if they don't have the money to meet their needs, it is because of the *injustice of the markets* that don't reward their labour. What we have proposed in this article is to help the poor to earn better, which will also to help them achieve the UN's Millennium Development Goals, by their own efforts.

Endnotes

¹ Loyola College was established by Fr. Francis Bertram, S.J., in 1925 with 70 students in the departments of Economics, History and Mathematics; Currently 25 programs are offered in Undergraduate, Postgraduate, M.Phil and Ph.D; There are 7500 students and 370 staff at Loyola; For the last 12 years it has been ranked as one of the Top Ten Colleges in India in Arts, Science and Commerce.

² Loyola Empowerment and Reach out Network (LEARN) for UG and Loyola Extension Awareness Program (LEAP) for PG were introduced under Choice Based Credit System in 2001. Students are expected to be involved in community building, health awareness, women empowerment, youth welfare and non-formal education for 120 hours; from each department a staff is involved apart from the staff of the Outreach department. Each department adopts a slum or a corporation school. Students are divided into five small groups and each group organizes programs by visiting three times a week. The program is monitored by the staff and evaluated constantly.

³ The idea behind lifting poor out of poverty by providing credit/capital, as done in Bangladesh may be observed from the report here: <http://southasia.oneworld.net/Article/let-us-compete-in-poverty-eradication-muhammad-yunus>

⁴ Guarav Nayyar, "The Nature of Employment in India's Service Sector", Department of Economics Discussion Paper Series, University of Oxford, ISSN 1471- 0498, Number 452, Sep 2009.

⁵ <http://nabard.org/modelbankprojects/organicfarming.asp>

⁶ M R Arulraja, "Achieving Rural Development Using Neuro-Linguistic Programming", 2005. ISBN: 9788190258302 Visit www.arulraja.com for details. Dr.Varghese Kurien, Chairman AMUL Dairy, also called the Milk Man of India for his achievement of leading India to become the largest milk producer in the world quotes these words of Arulraja in the introductory message he gave to this book.

⁷ www.amul.com also, <http://en.wikipedia.org/wiki/Amul>

⁸ <http://en.wikipedia.org/wiki/Amul>

⁹ There are various estimates of post harvest loss of food grains and vegetables and fruits in India. Here is one that estimates it to be at Rs. 100,000 crores (Rs.1, 000,000,000,000) or 20 per cent of total production! Ref: <http://sify.com/finance/fao-stresses-need-for-post-harvest-grain-management-news--commodities-jllbESbjaja.html>

¹⁰ <http://www.unmillenniumproject.org/goals/index.htm>

The 21st century is open for new entrepreneurs, irrespective of age, education or economic status. There are many young entrepreneurs, today, who started off as students, who are world leaders today. Eg. Bill Gates. Now

we have a 12 year old making waves: <http://www.prlog.org/10051825-12-year-old-entrepreneur-makes-forbes-top-10-list.html>

The greatest example of success of a cooperative made of young unemployed youth is the Mondragon Cooperative in the Basque Country, Spain, that was started by a young parish priest in 1941. Today, it is the seventh largest corporate producer in Spain. Ref: http://en.wikipedia.org/wiki/Mondragon_Corporation

¹¹ http://www.e-pao.net/epSubPageExtractor.asp?src=news_section.opinions.Ornamental_Fish_Culture_A_Million_US_Dollar_For_NE_India

¹² http://nabard.org/modelbankprojects/fish_ornamental_fish.asp

¹³ <http://www.unmillenniumproject.org/goals/index.htm>

RESUME



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Objective

To better facilitate student learning in the area of graph Theory in Mathematics and computer applications

Experience

2003 to Present Professor in Loyola College, Chennai, Tamilnadu, India

Department of Mathematics

- Facilitate student learning and conduct research in the area of graph theory and computational analysis
- Peer Team Member of the National Assessment and Accreditation Council
- President of Principal's Association

1991 to 2003 St Xavier's College, Palayamkottai, Tamilnadu, India

Department of Mathematics

- Facilitated student learning and neighborhood development
- Coordinated special outreach projects of the College
- Developed and implemented programs for hostel students

1988 to 1991 Arul Anandar College, Karumathur, Madurai Dt, Tamilnadu

Department of Mathematics

- Implemented programs to encourage student participation
- Supervised others in the enforcement of university policies
- Participated in leadership training and community building workshops

1983 to 1984 St Xavier's College, Palayamkottai, Tamilnadu, India

Department of Mathematics

- Facilitated student learning
- Motivated students in the hostel

Education

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- 2003 to 2008 Doctor in Philosophy in Mathematics
 - 1983 to 1988 Bachelors in Theology
 - 1981 to 1983 Bachelors in Philosophy
 - 1979 to 1981 Master of Science in Mathematics
 - 1976 to 1979 Bachelors in Mathematics

Leadership

- 2004 to present Principal, Loyola College, Chennai
- 2003 to 2004 Campus Minister, Loyola College, Chennai
- 1997 to 2003 Rector, St Xavier's College, Palayamkottai
- 1996 to 1999 Director, Jesuit Alumni Association Tamilnadu
- 1991 to 1997 Vice-Principal and Director of SXC Hostel, SXC, Palayamkottai

Awards

- ✓ Sep 2009 Best Teacher Award
- ✓ Jan 2009 "Makkal Virudu" for heading the Best College in India
- ✓ Jan 2008 Best Achiever's Award
- ✓ May 2007 Best Principal Award